

FIG. 1

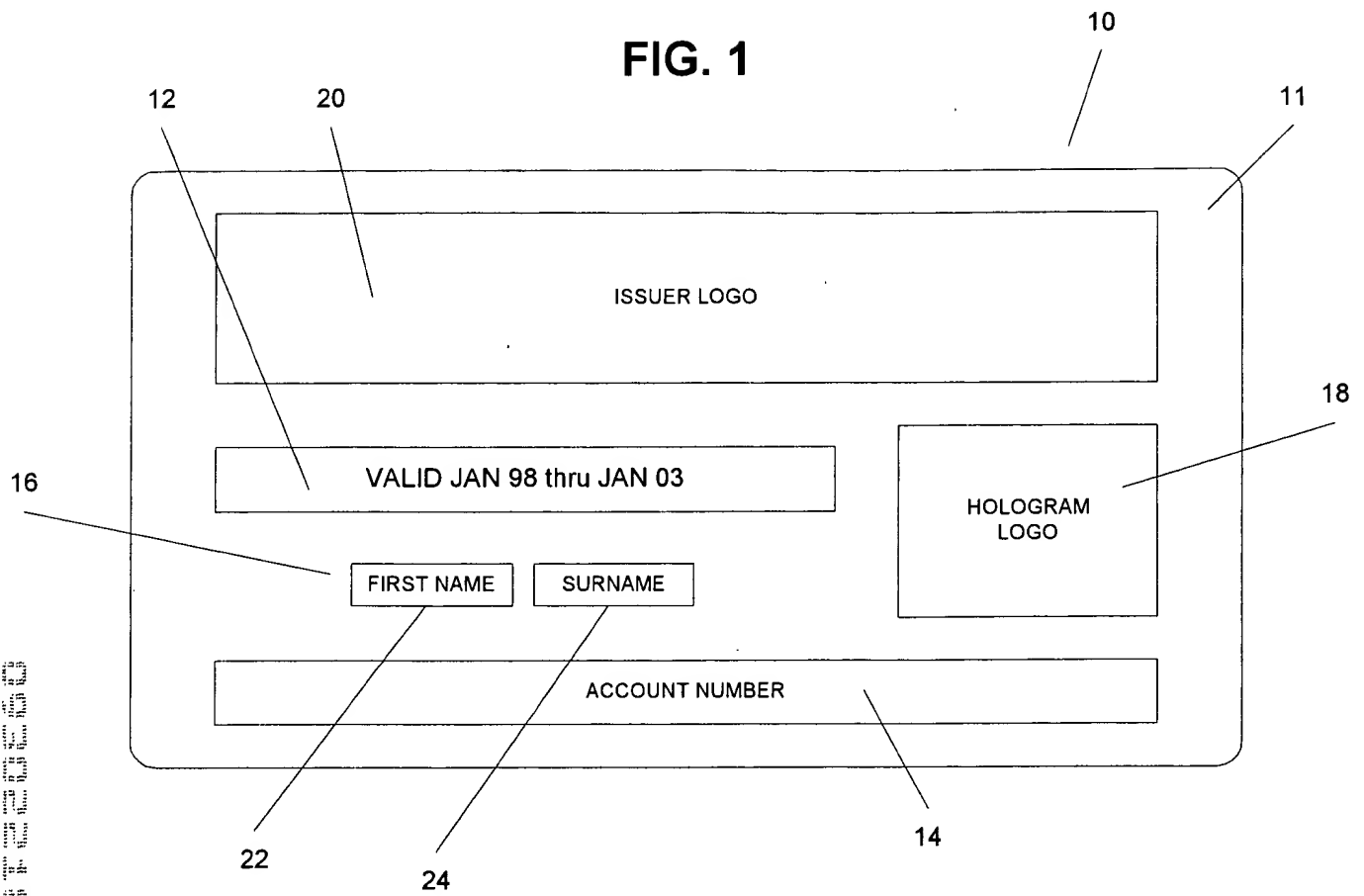


FIG. 2

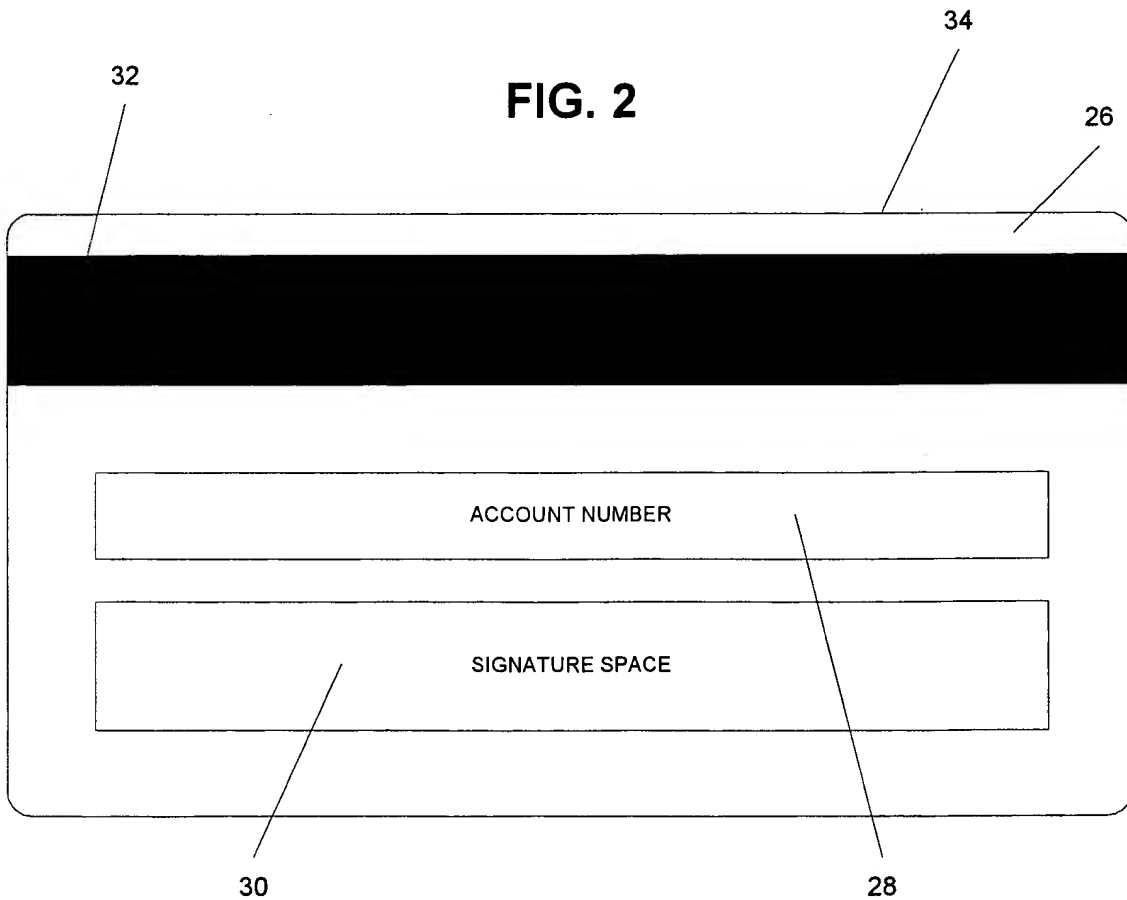


FIG. 3 (PRIOR ART)

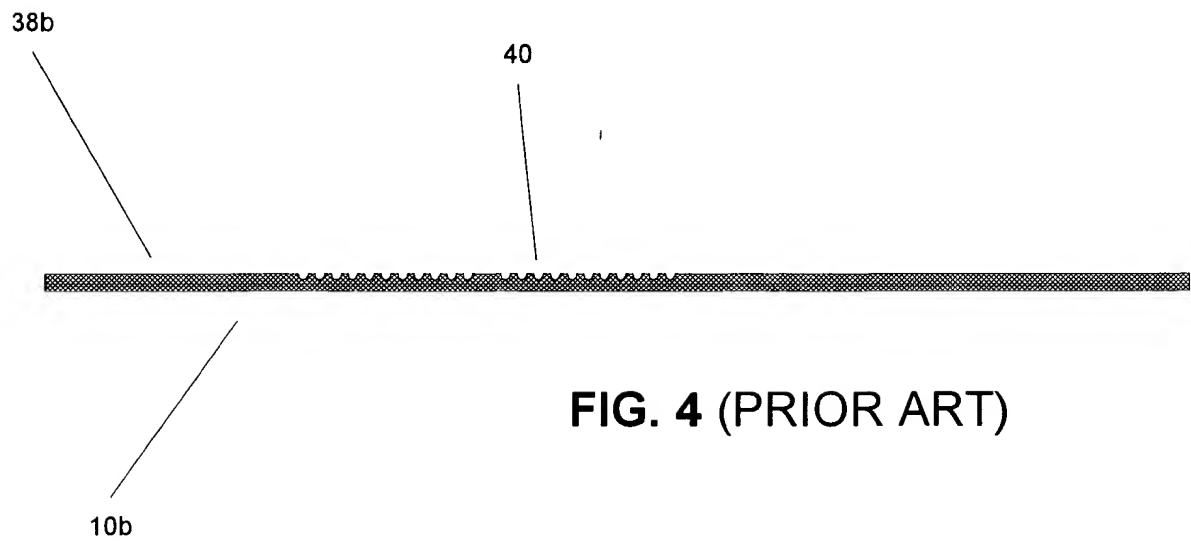
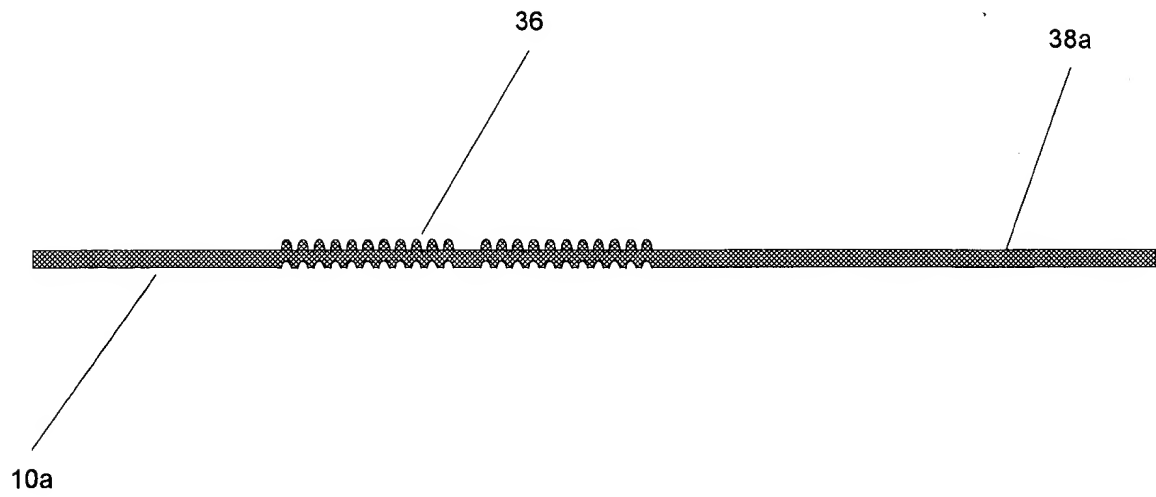


FIG. 4 (PRIOR ART)

FIG. 5

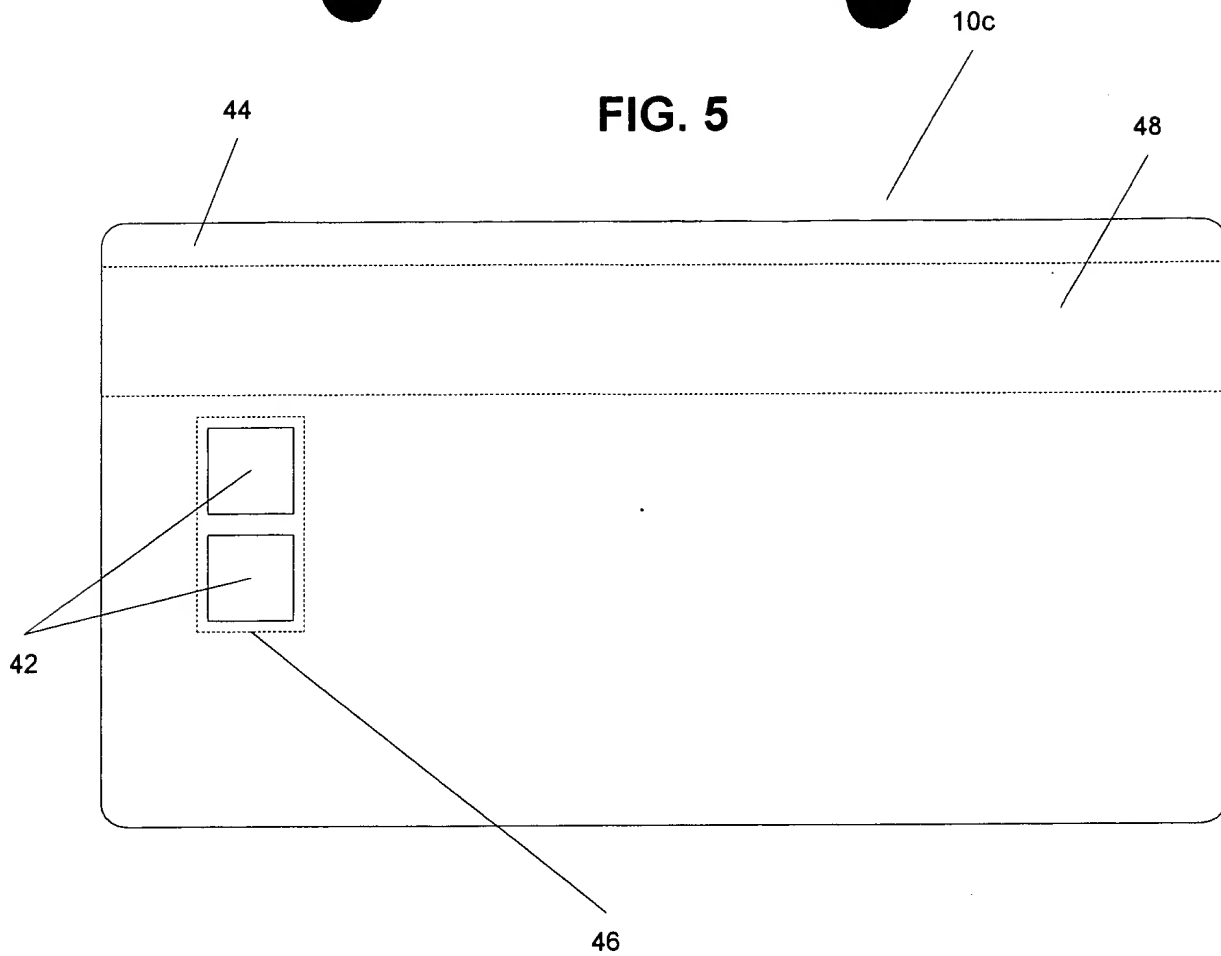
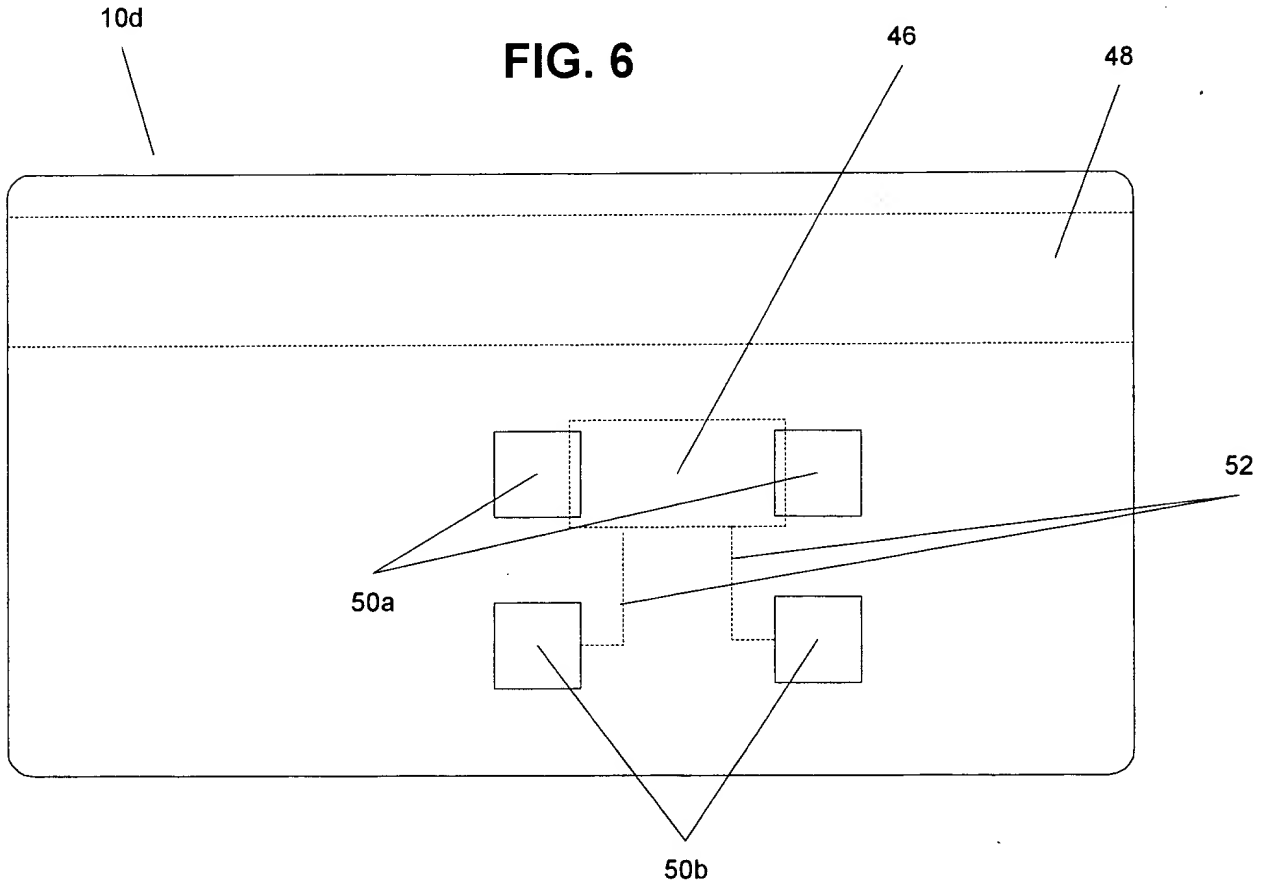
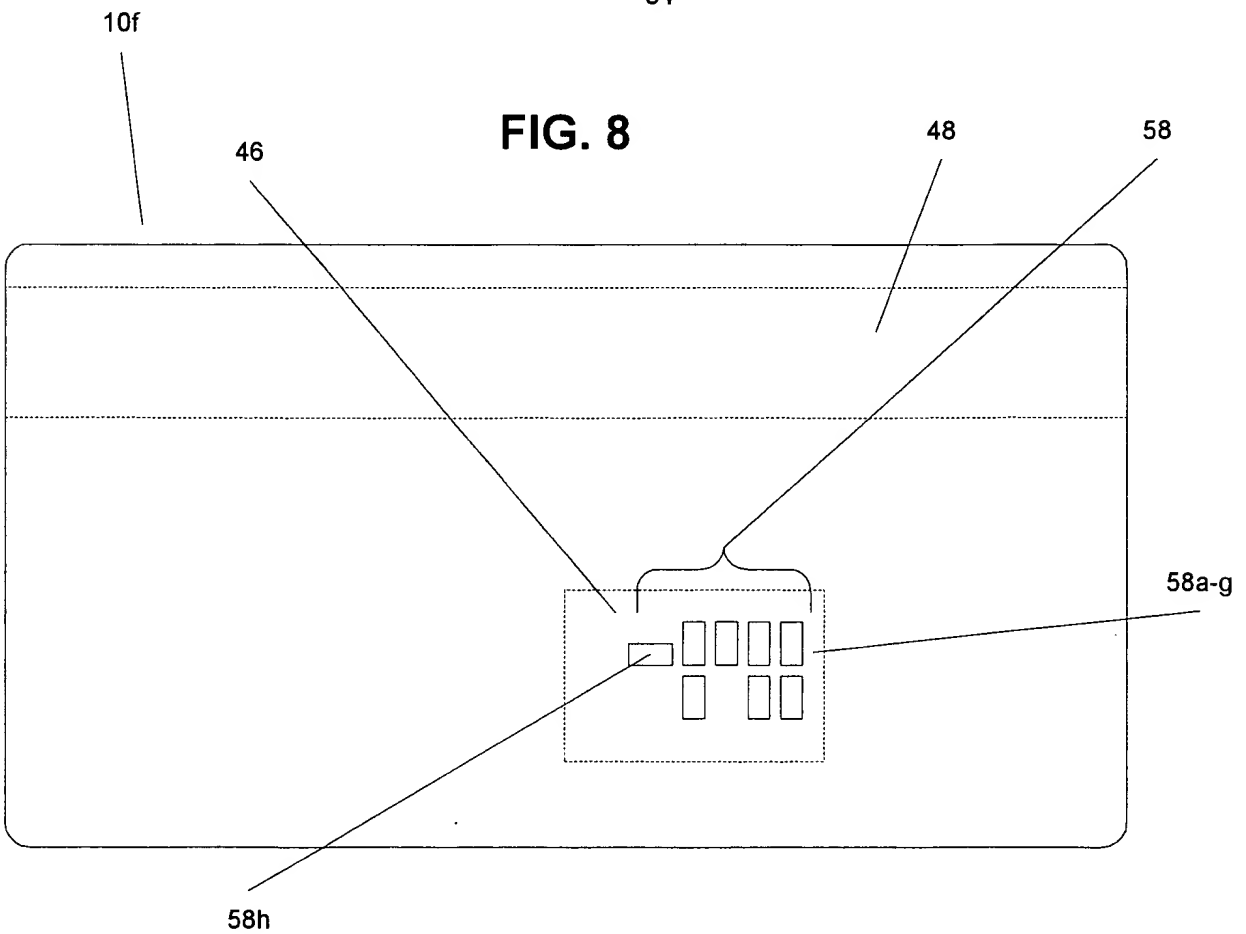
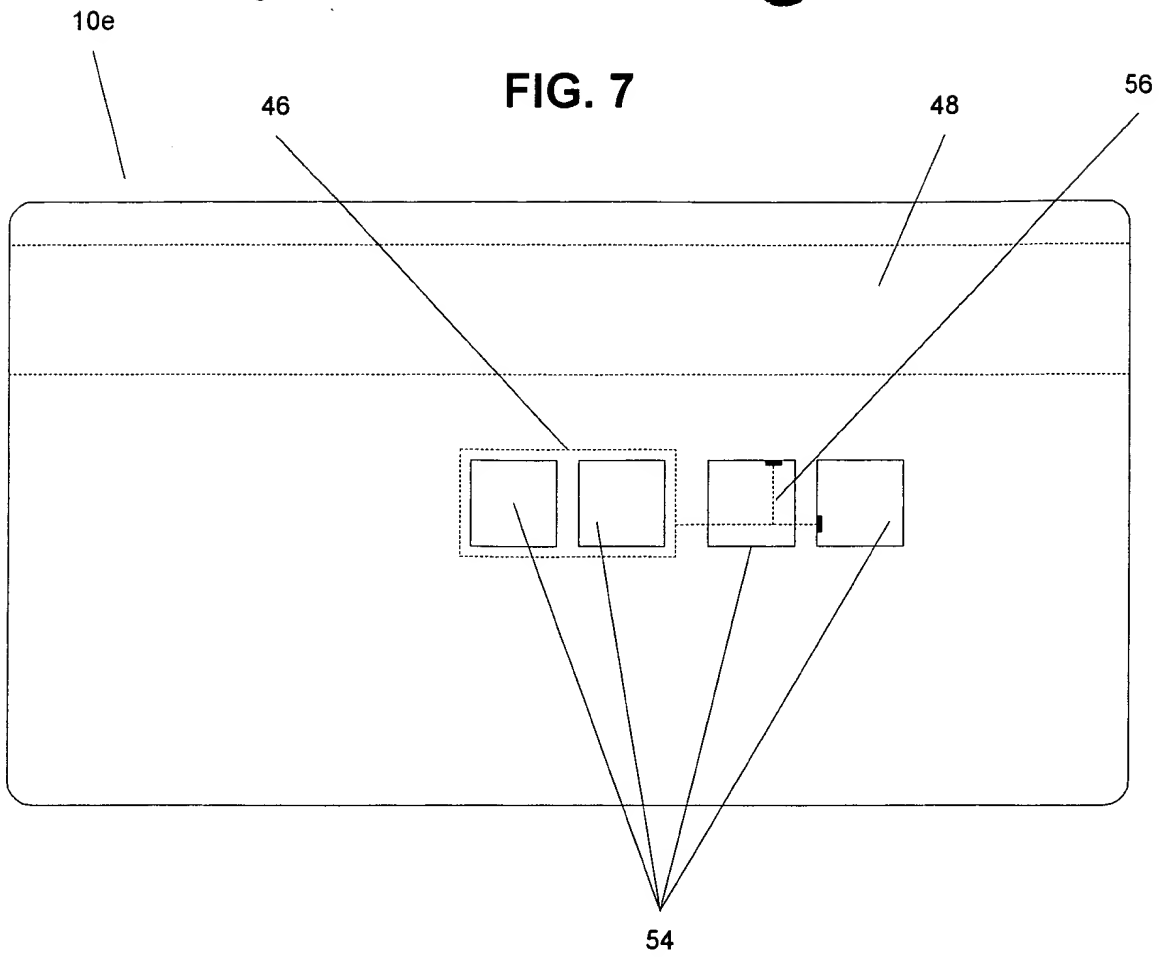


FIG. 6





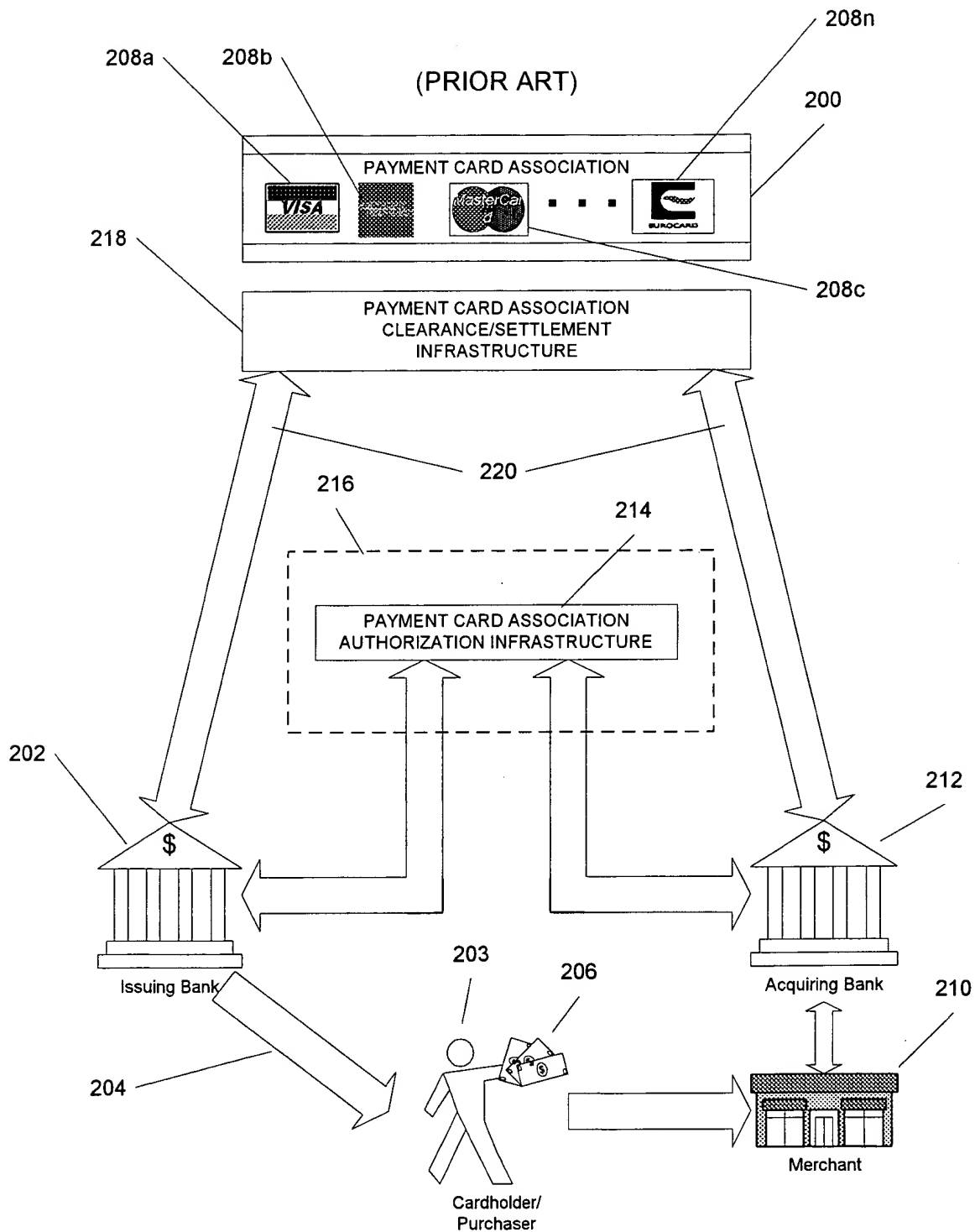


FIG. 9

FIG. 10

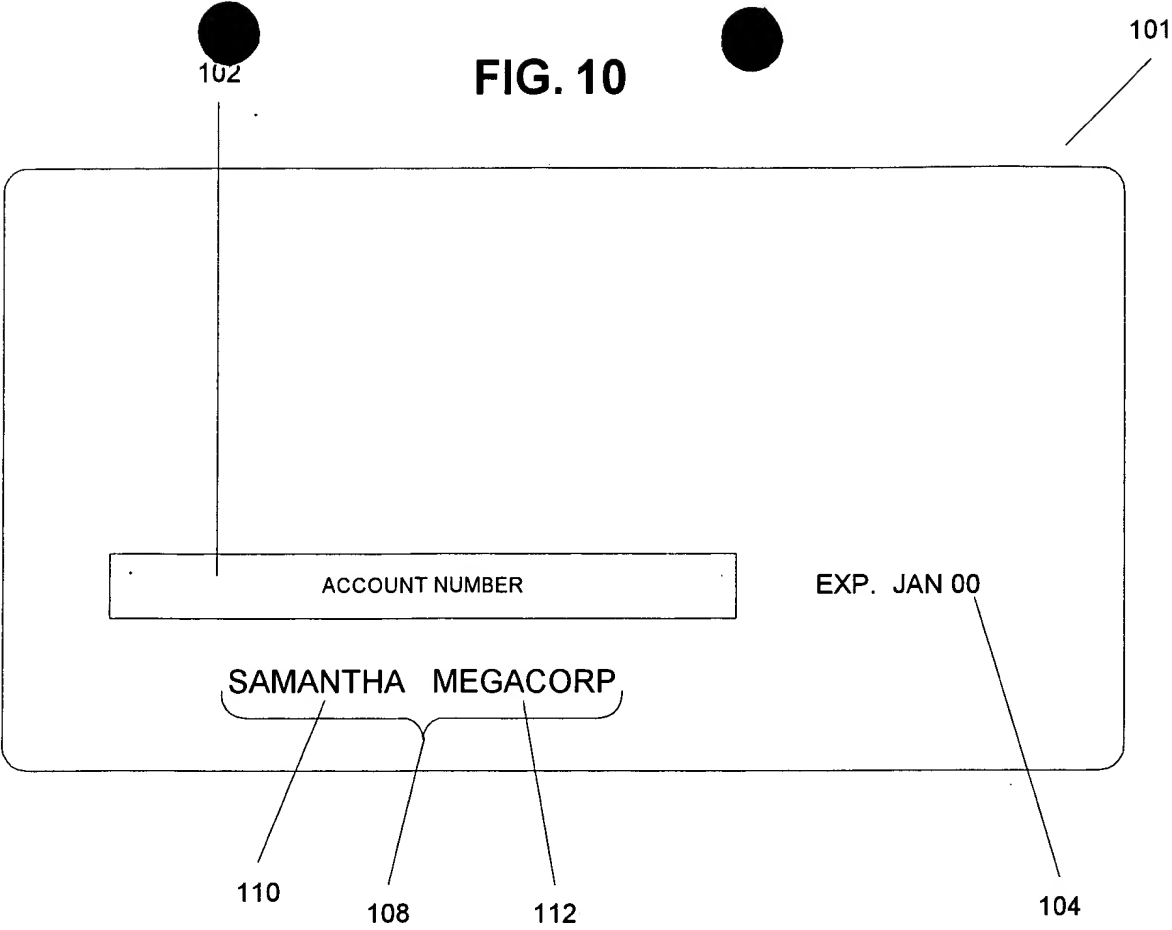


FIG. 11

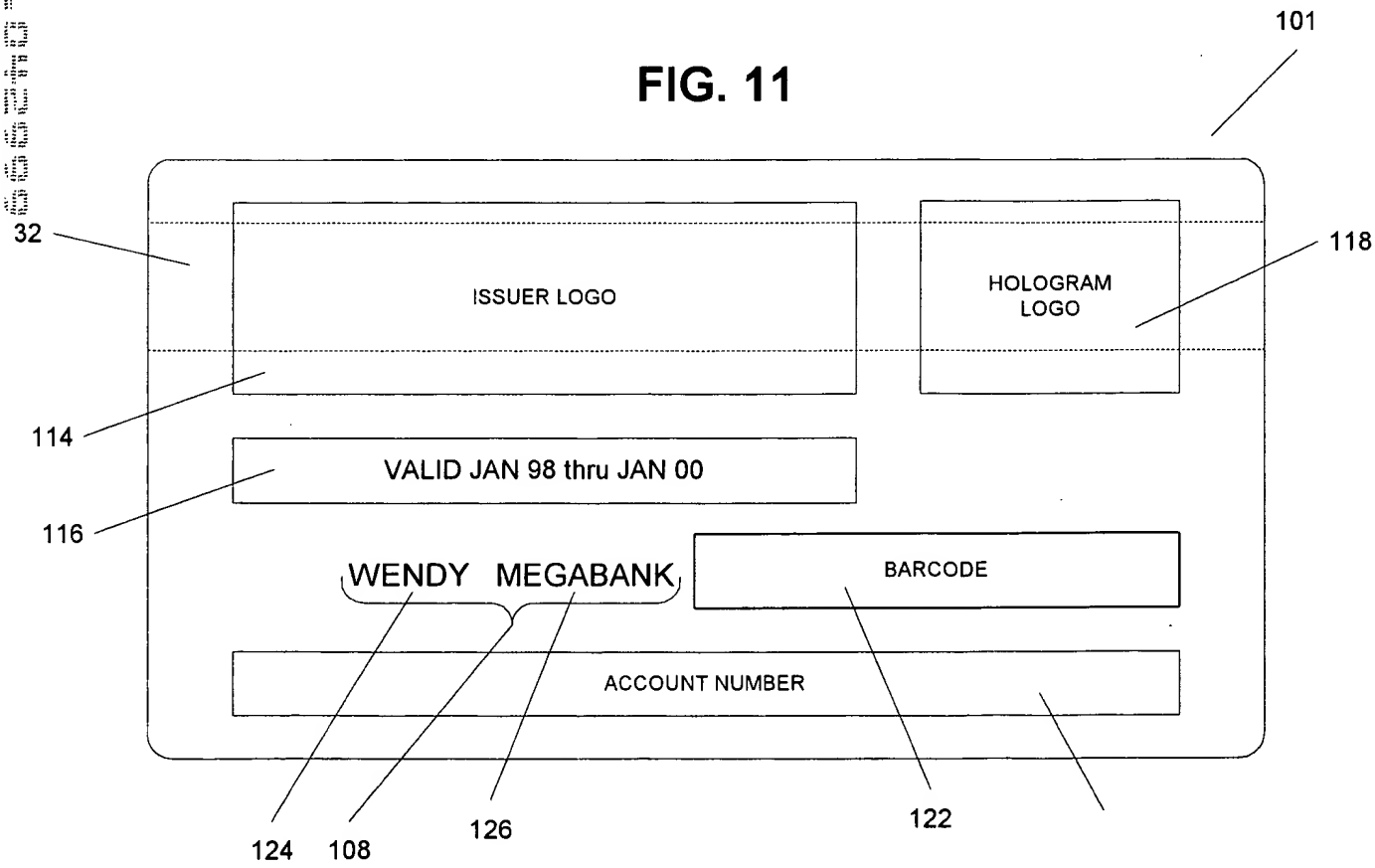


FIG. 12

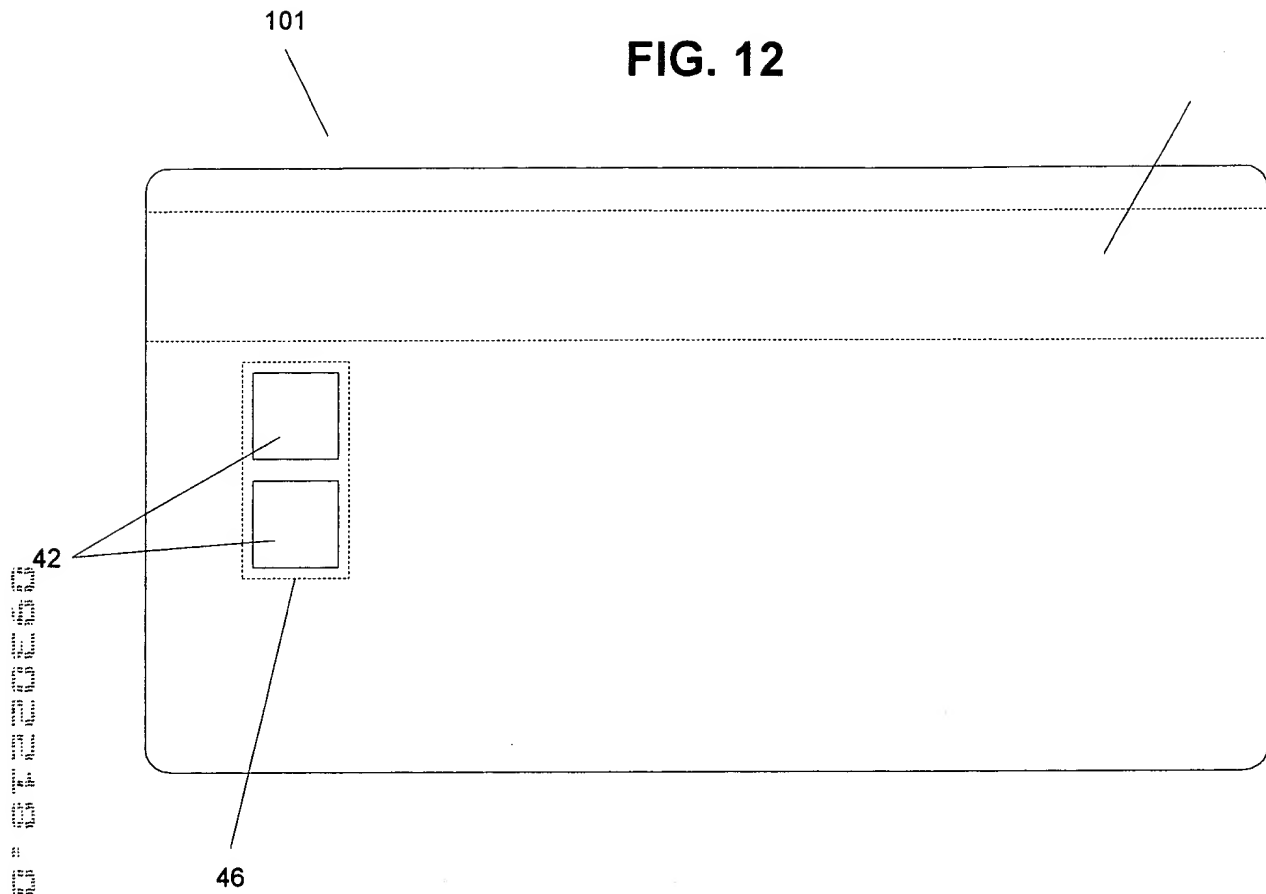
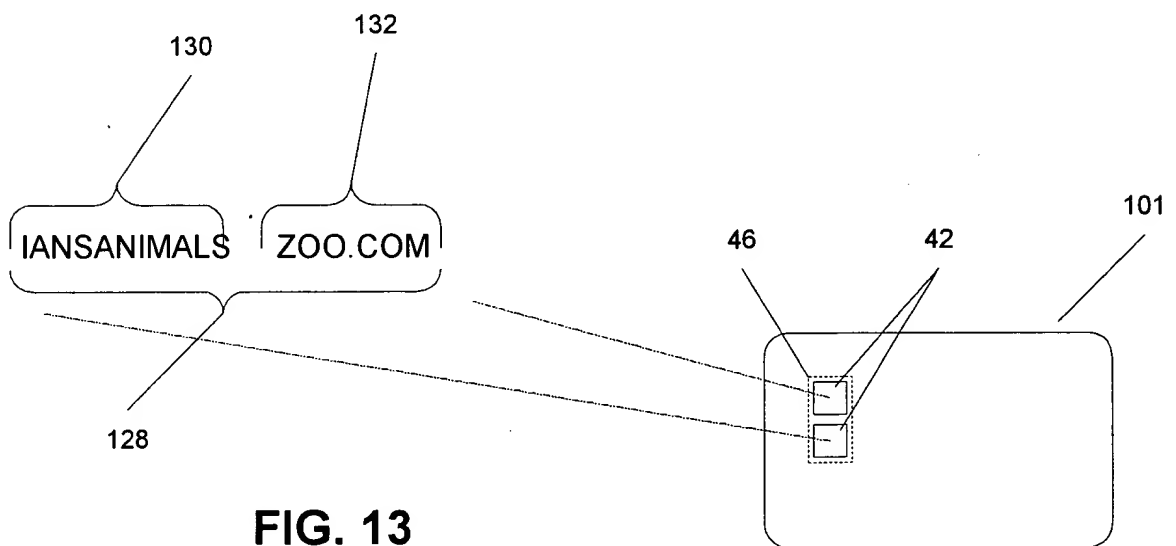


FIG. 13



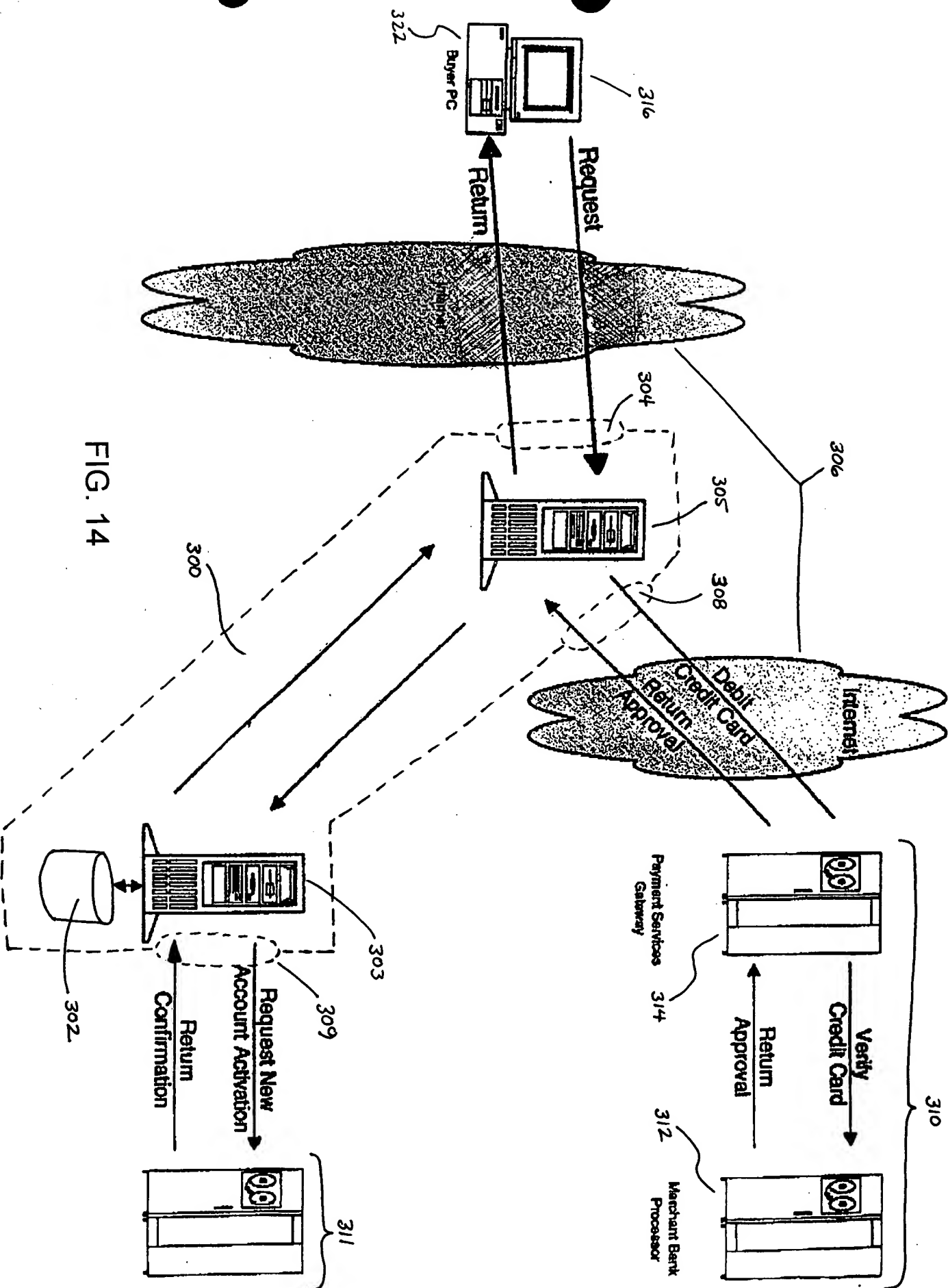


FIG. 14

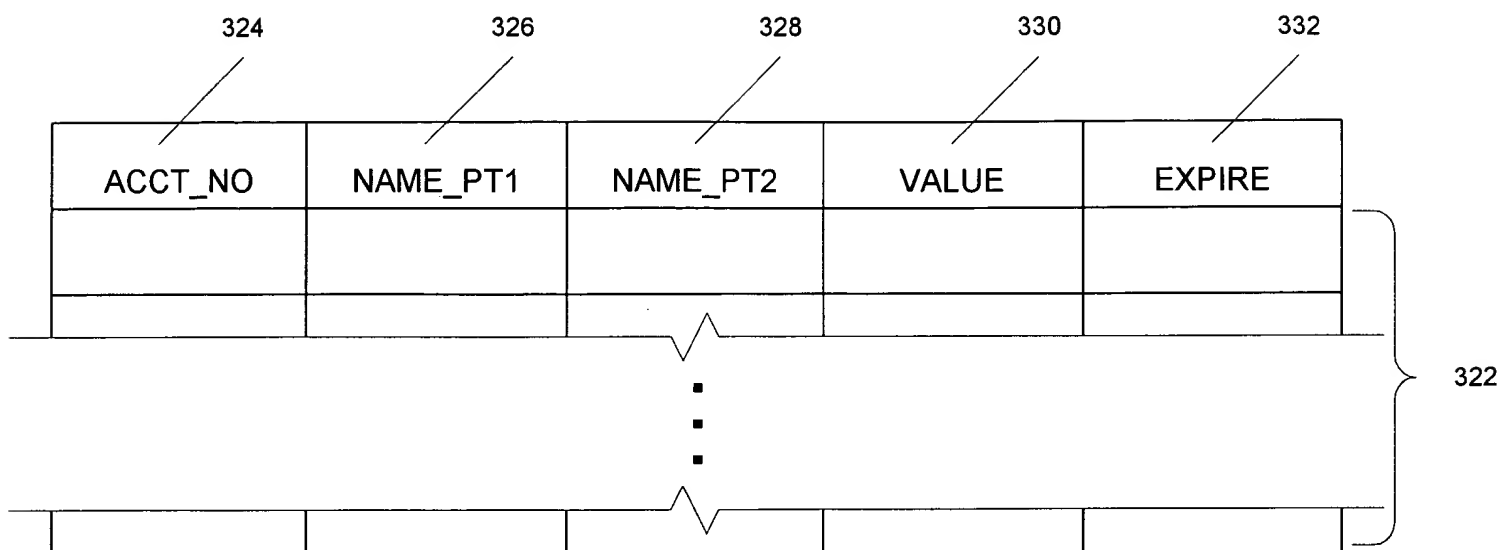


FIG. 15

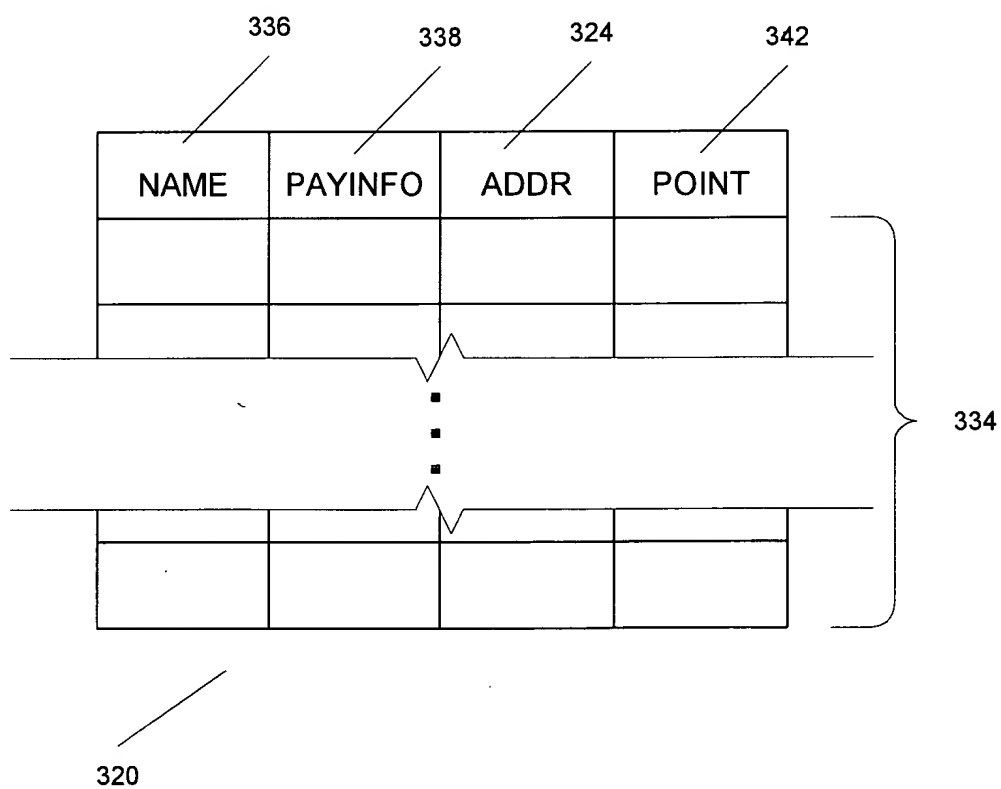


FIG. 16

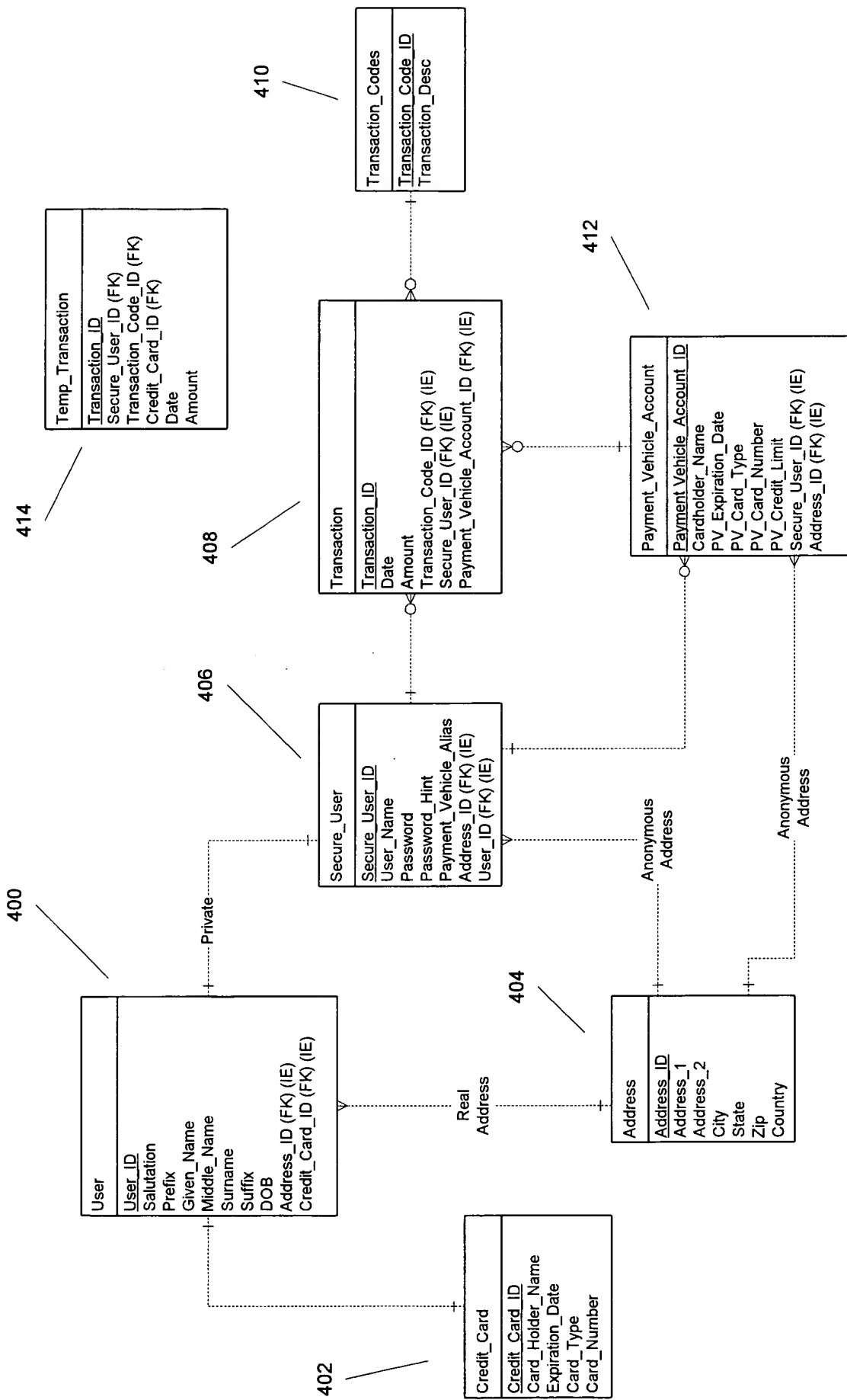


FIG. 17

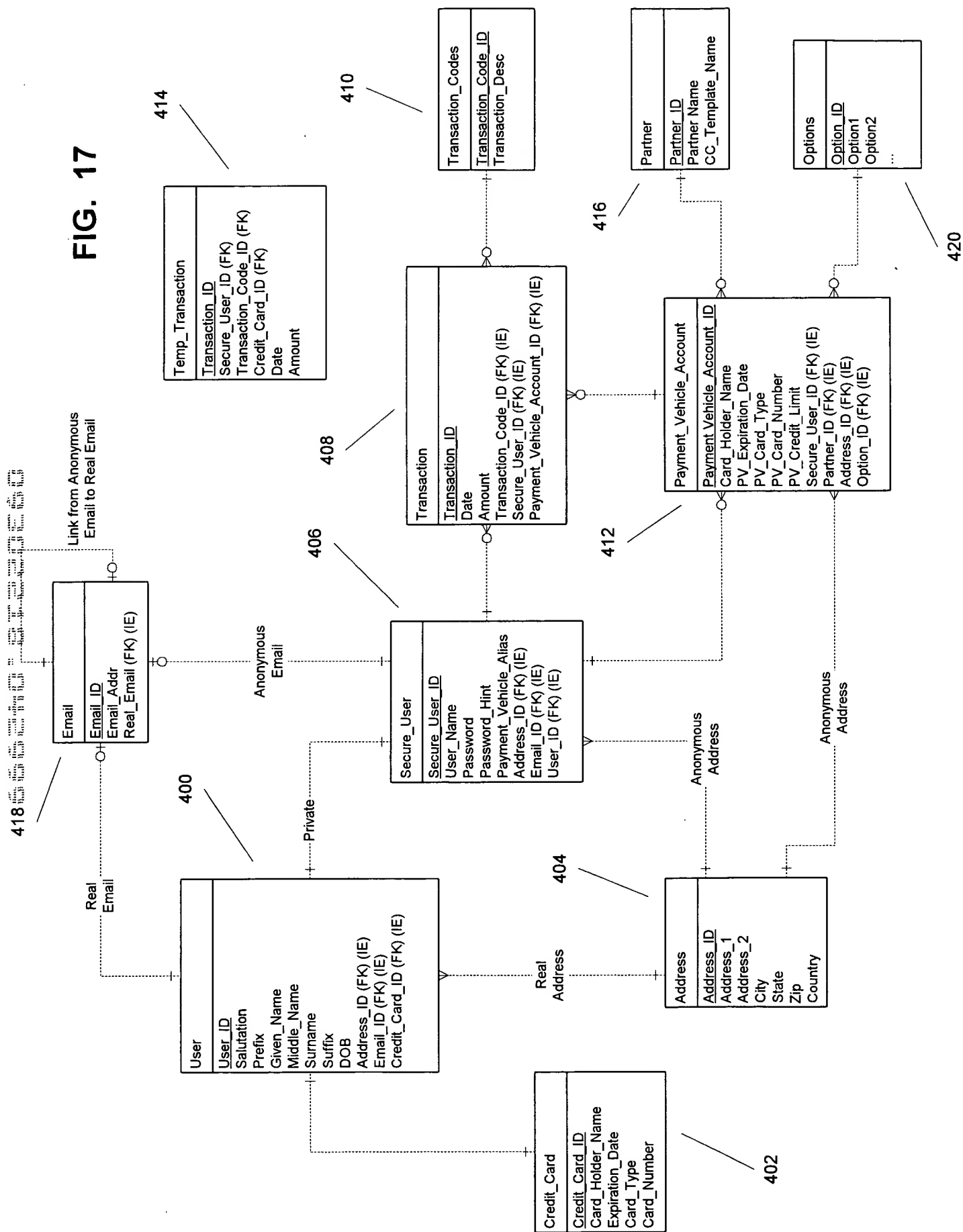
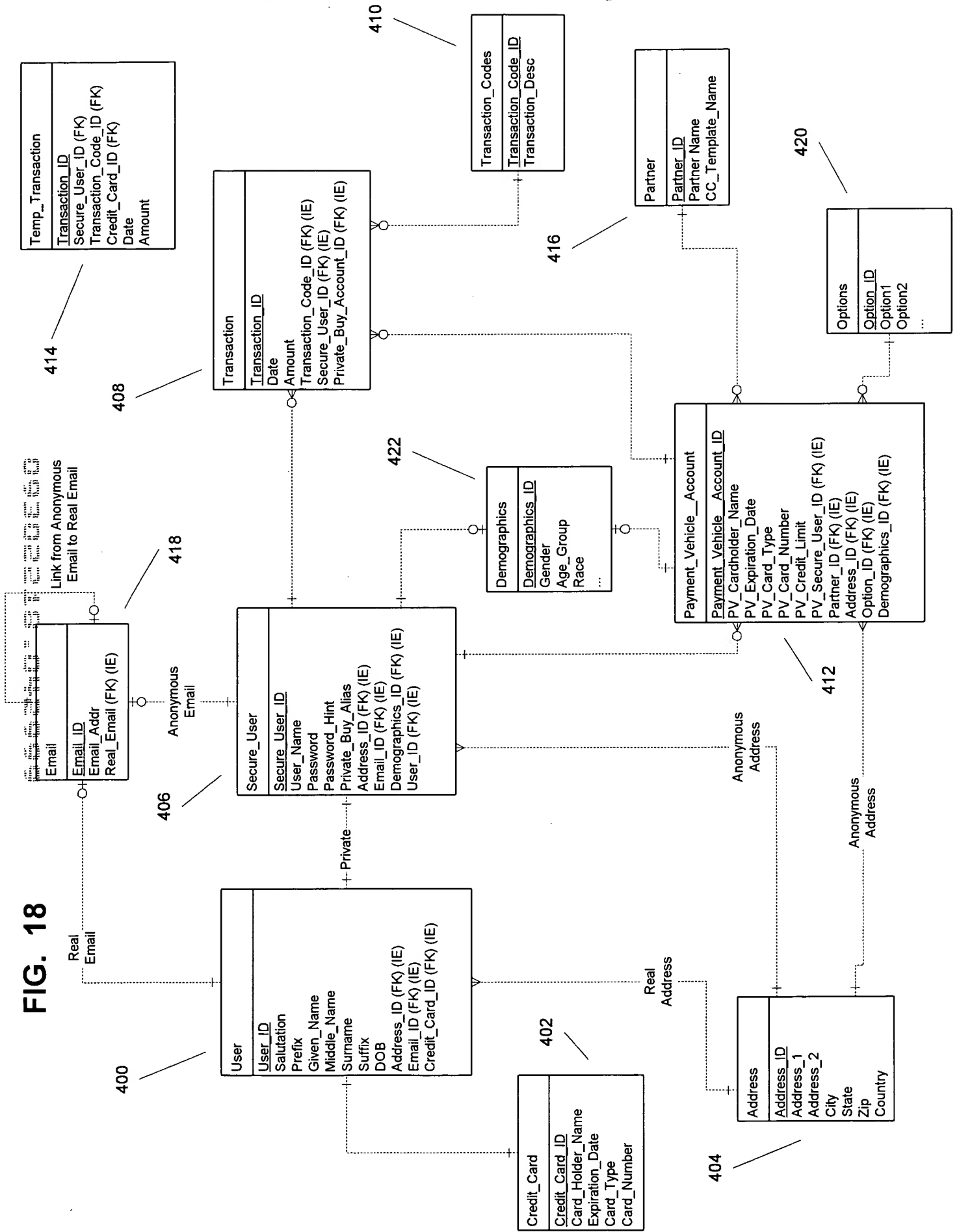


FIG. 18



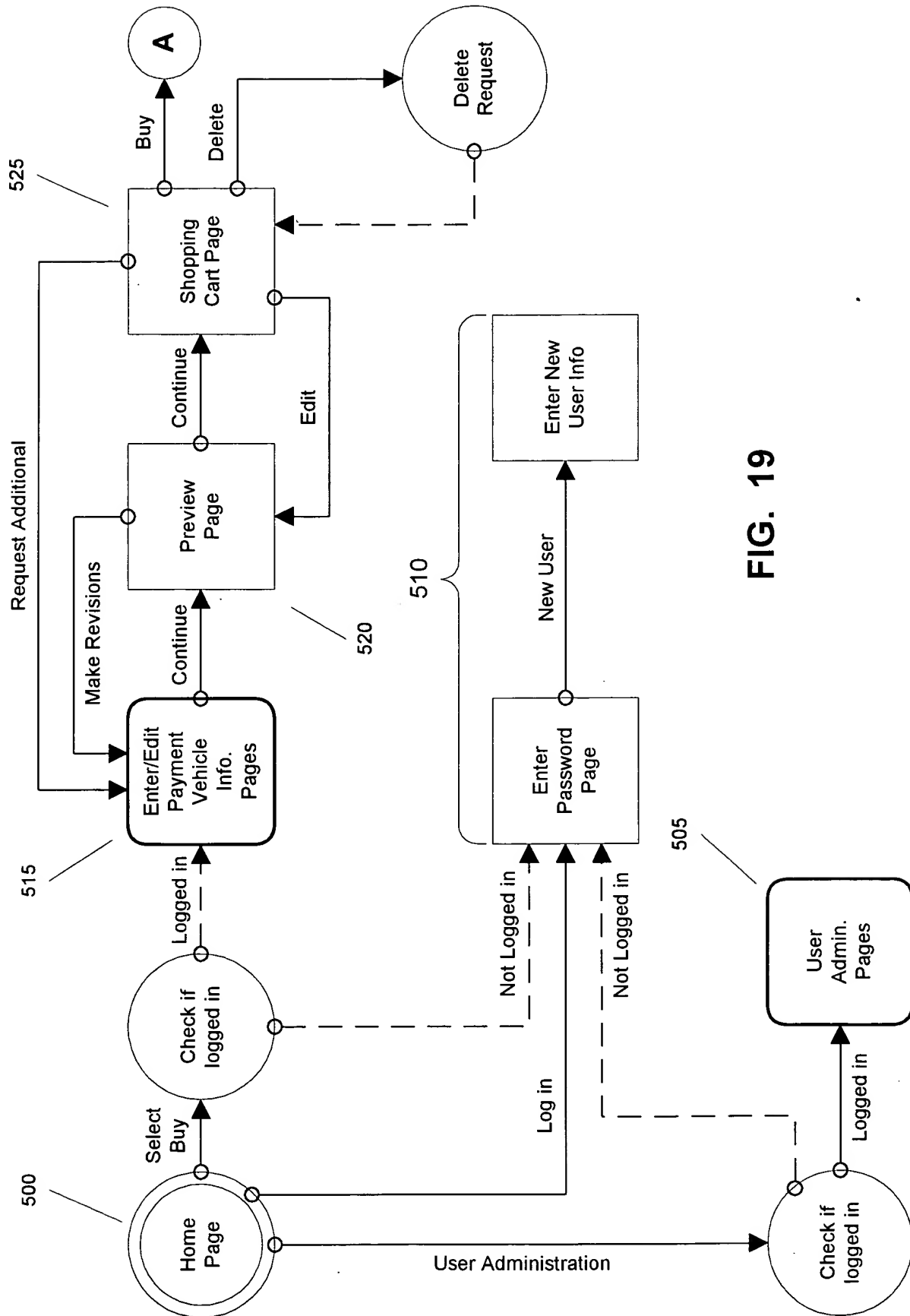


FIG. 19

FIG. 20 is a flowchart illustrating a payment transaction process.

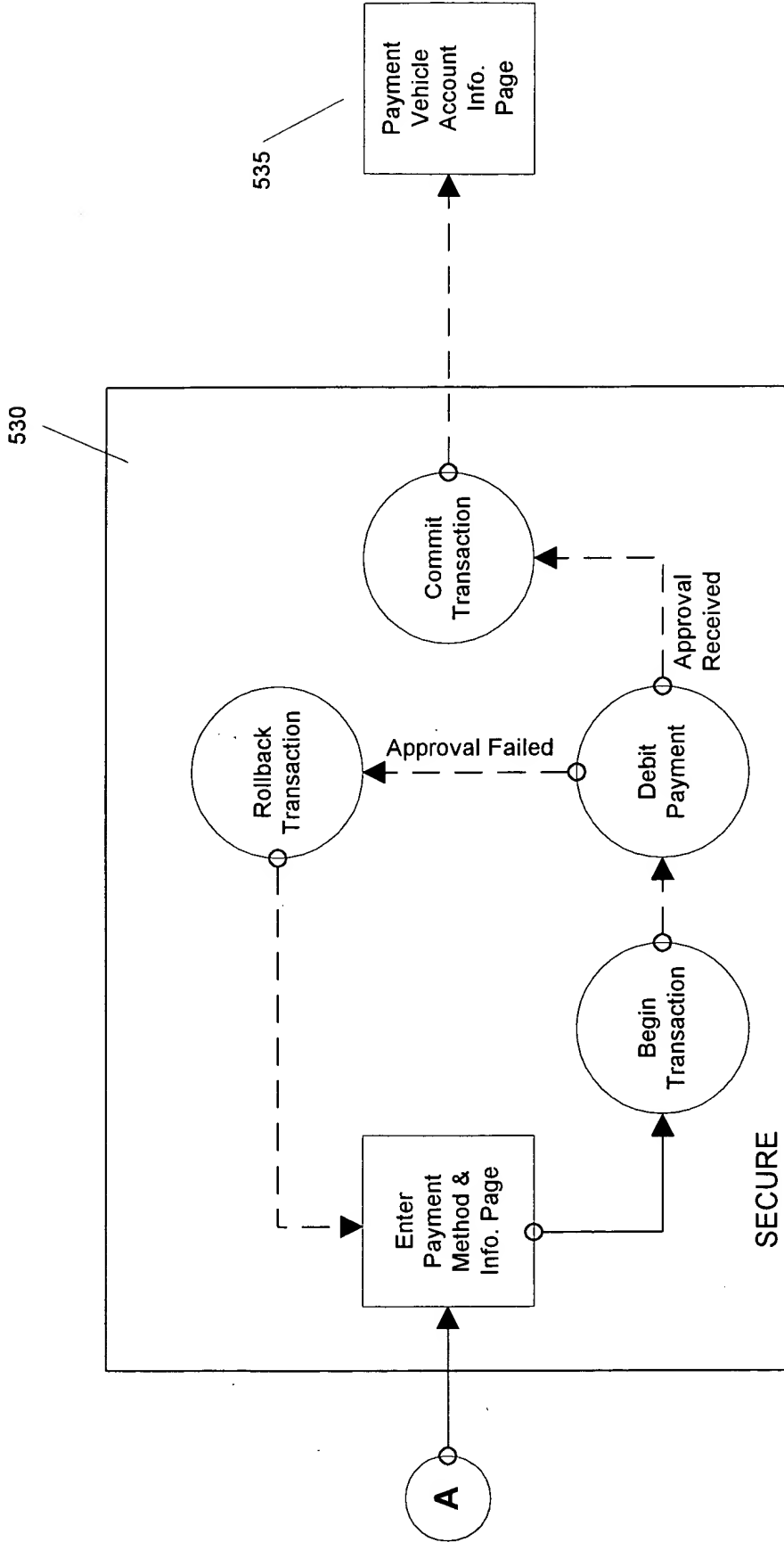


FIG. 20

FIG. 21

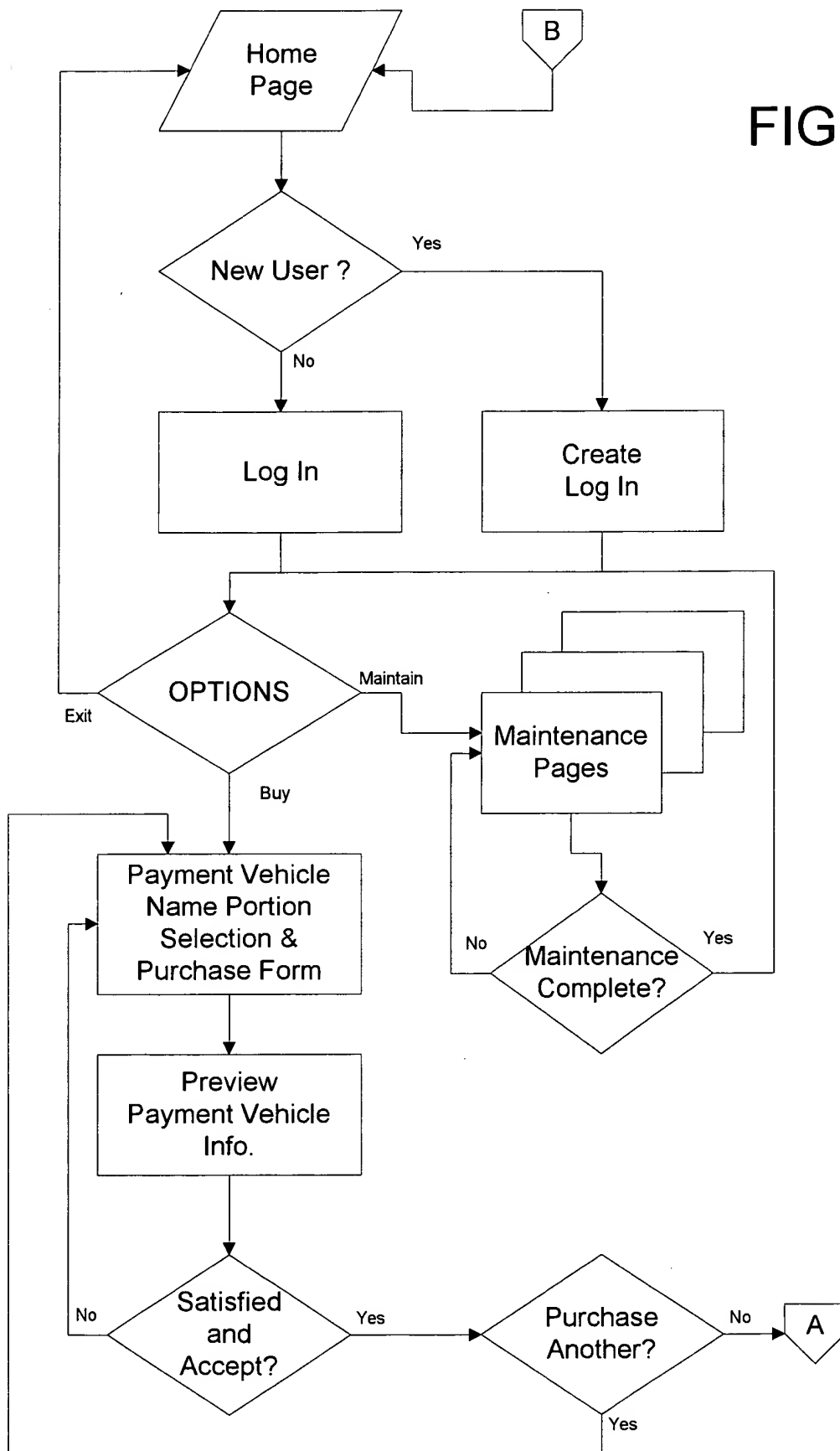
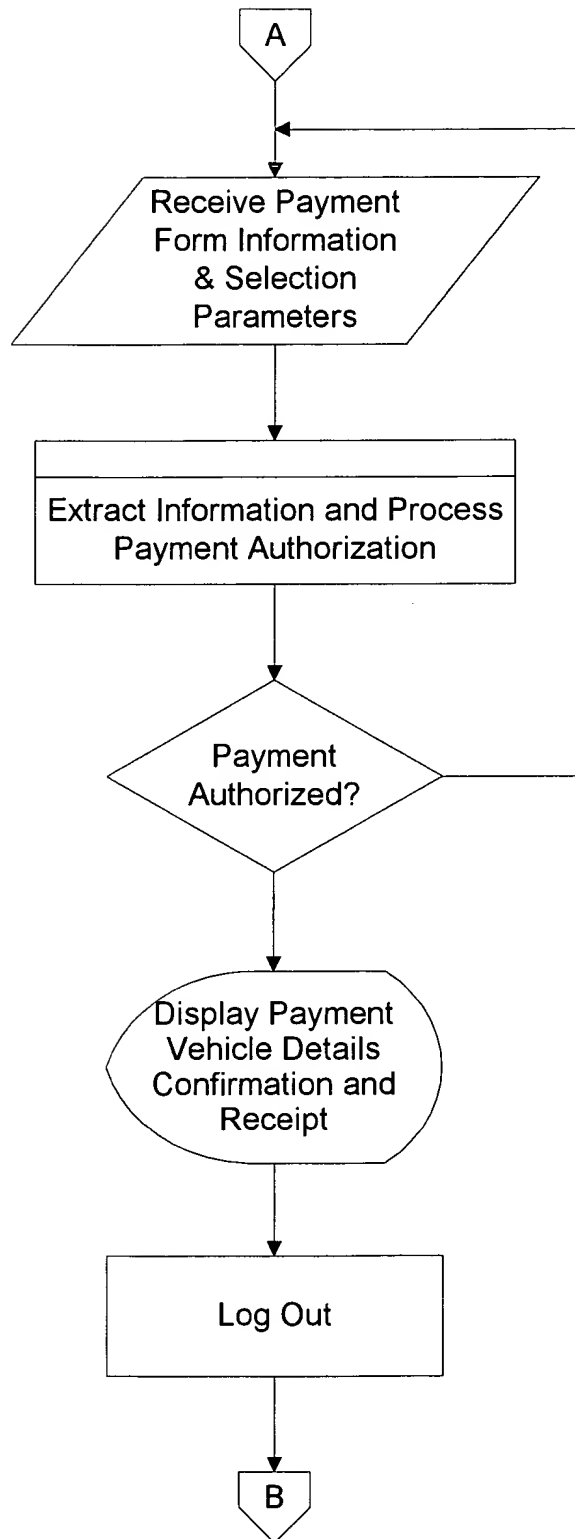


FIG. 22



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